



VS

BUYSMART

MSHDA

Average closing time for BUYSMART Loans are **13 business days**



Closing time is around **45 business days** or more

CLOSINGS

This is a standard conventional loan with a **smooth process** and standard documentation



Many more hoops to jump through, making the process **difficult for the buyer and realtor**

PROCESSES

BUYSMART is an **immediate grant** with no repayment obligation



MSDHA is a **2nd lien** on your property that remains for years

LIENS